

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

CRAIG M. DRINKHALL
KATHERINE A. DRINKHALL
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:20-20914

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

May 23, 2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
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TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 04/09/2020 and confirmed on 6/1/20 . The case was subsequently Completed
After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		367,418.00
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		367,418.00

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	2,800.00	
Trustee Fee	18,956.36	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		21,756.36

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	US BANK NA Acct: 5118	0.00	214,480.66	0.00	214,480.66
	TOWD POINT MORTGAGE TRUST 2020-1 Acct: 7520	0.00	19,289.84	0.00	19,289.84
	US BANK NA Acct: 5118	69,228.13	69,228.13	0.00	69,228.13
					302,998.63

Priority					
	KENNETH STEIDL ESQ Acct:	0.00	0.00	0.00	0.00
	CRAIG M. DRINKHALL Acct:	0.00	0.00	0.00	0.00
	STEIDL & STEINBERG PC Acct:	2,800.00	2,800.00	0.00	0.00
	SOUTH FAYETTE TWP SD & S FAYETTE 1 Acct: 0279	61.60	61.60	0.00	61.60
					61.60

Unsecured					
	ECMC(*) Acct: 2412	25,148.89	10,908.74	0.00	10,908.74
	AMERICAN EXPRESS NATIONAL BANK Acct: 1002	1,988.80	862.67	0.00	862.67
	AMERICAN EXPRESS NATIONAL BANK Acct: 1009	13,070.17	5,669.40	0.00	5,669.40
	AMERICAN EXPRESS NATIONAL BANK Acct: 1003	5,759.02	2,498.07	0.00	2,498.07
	AMERICAN EXPRESS NATIONAL BANK Acct: 1007	16,488.99	7,152.37	0.00	7,152.37
	BANK OF AMERICA** Acct: 3176	0.00	0.00	0.00	0.00
	CAPITAL ONE BANK (USA) NA BY AMERIC Acct: 3407	1,603.23	695.42	0.00	695.42
	CAPITAL ONE BANK (USA) NA BY AMERIC	3,569.78	1,548.45	0.00	1,548.45

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 1757				
	LVNV FUNDING LLC	3,811.55	1,653.33	0.00	1,653.33
	Acct: 9364				
	CITIBANK**	0.00	0.00	0.00	0.00
	Acct: 5558				
	CITIBANK NA**	8,355.63	3,624.39	0.00	3,624.39
	Acct: 3781				
	JPMORGAN CHASE BANK NA S/B/M/T CH	3,825.25	1,659.27	0.00	1,659.27
	Acct: 0740				
	DEPARTMENT STORES NATIONAL BANK	760.72	329.98	0.00	329.98
	Acct: 3793				
	MARINER FINANCE LLC	3,150.71	1,366.67	0.00	1,366.67
	Acct: 5888				
	ONE MAIN FINANCIAL GROUP LLC(*)	5,316.12	2,305.95	0.00	2,305.95
	Acct: 7716				
	PNC BANK NA	0.00	0.00	0.00	0.00
	Acct: 9212				
	US DEPARTMENT OF EDUCATION	0.00	0.00	0.00	0.00
	Acct: 7678				
	LVNV FUNDING LLC	0.00	0.00	0.00	0.00
	Acct: 8991				
	CAVALRY SPV I LLC - ASSIGNEE(*)	5,363.94	2,326.70	0.00	2,326.70
	Acct: 4115				
	STERN & EISENBERG LP	0.00	0.00	0.00	0.00
	Acct:				
	ROBERTSON ANSCHUTZ SCHNEID ET AL	0.00	0.00	0.00	0.00
	Acct:				
					42,601.41
TOTAL PAID TO CREDITORS					345,661.64
TOTAL CLAIMED					
PRIORITY		61.60			
SECURED		69,228.13			
UNSECURED		98,212.80			

Date: 05/23/2025

/s/ Ronda J. Winnecour

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ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE